

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 18–28018–VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Carl A Powell Sr  
717 Watchung Avenue  
Plainfield, NJ 07060

Michelle A. Finney–Powell  
aka Michelle A Powell  
717 Watchung Avenue  
Plainfield, NJ 07060

Social Security No.:

xxx–xx–9081

xxx–xx–4688

Employer's Tax I.D. No.:

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**NOTICE OF HEARING ON CONFIRMATION OF PLAN**

Date: 11/15/18  
Time: 10:00 AM  
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor,  
Newark, NJ 07102

An objection to confirmation of the plan, including any motions referenced therein to avoid judicial liens under 11 USC section 522(f) and/or to avoid liens and reclassify claims in whole or in part, shall be filed and served seven days before confirmation. Filing a motion for relief from the automatic stay will not be considered an objection to the confirmation.

**If, at the confirmation hearing, it is determined that the debtor's plan is not confirmable, the case may be dismissed or converted.**

A copy of the Plan will follow this notice.

Dated: September 24, 2018  
JAN: dmc

Jeanne Naughton  
Clerk, U. S. Bankruptcy Court

**Certificate of Notice Page 2 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Carl A Powell, Sr  
 Michelle A. Finney-Powell  
 Debtors

Case No. 18-28018-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: 132

Page 1 of 2  
 Total Noticed: 42

Date Rcvd: Sep 24, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 26, 2018.

db/jdb +Carl A Powell, Sr, Michelle A. Finney-Powell, 717 Watchung Avenue,  
 Plainfield, NJ 07060-2513

cr +U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BAN, RAS Crane, LLC,  
 10700 Abbott's Bridge Road, Suite 170, Duluth, GA 30097-8461

517746644 +AmeriCredit/GM Financial, PO Box 181145, Arlington, TX 76096-1145

517746645 +Amex/Bankruptcy, Correspondence, PO Box 981540, El Paso, TX 79998-1540

517746646 +Ashbrook, 1610 Raritan Rd., Scotch Plains, NJ 07076-2996

517746647 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Attn: Bankruptcy, PO Box 982238,  
 El Paso, TX 79998)

517746649 +Bank of America, 100 N. Tyron Street, Charlotte, NC 28255-0001

517746650 +Bank of America Home Loans, 7105 Corporate Drive, Plano, TX 75024-4100

517746651 +Bank of America Home Loans, PO Box 660694, Dallas, TX 75266-0694

517746652 +Bank of America Home Loans, 450 American Street, Simi Valley, CA 93065-6285

517768991 +Bank of America, N.A., c/o Marinosci Law Group, P.C., ATTN: Bankruptcy Department,  
 100 West Cypress Creek Road, Suite 1045, Fort Lauderdale, FL 33309-2191

517746653 +Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801

517746656 +Capital One/Neiman Marcus/Bergdorf Goodm, Attn: Bankruptcy, PO Box 30285,  
 Salt Lake City, UT 84130-0285

517746657 +Chase Card Services, Correspondence Dept, PO Box 15298, Wilmington, DE 19850-5298

517746658 +Ernston McCormack, 191 Blackford Avenue, Piscataway, NJ 08854-2327

517746659 +Genesis Physician Services, PO Box 3208, Indianapolis, IN 46206-3208

517746666 +Plainfield M.U.A. Sewerage & Solid Waste, 127 Roosevelt Avenue, Plainfield, NJ 07060-1398

517746667 +Plainfield M.U.A. Sewerage & Solid Waste, PO Box 23310, Newark, NJ 07189-0310

517746668 +Plainfield MUA, PO Box 5110, Plainfield, NJ 07061-5110

517746669 +Plainfield Rescue Squad, Inc., 700 W 7th St, Plainfield, NJ 07060-2011

517746670 +Proponent Fcu, 536 Washington Ave, Nutley, NJ 07110-3600

517746671 +Pulmonary Internists, PA, Attn: Savit Collection Agency, PO Box 250,  
 East Brunswick, NJ 08816-0250

517746672 +Robert Wood Johnson, 865 Stone Street, Rahway, NJ 07065-2742

517746674 +Robert Wood Johnson University Medical, PO Box 21356, New York, NY 10087-1356

517746675 +Santander Bank NA, Attn: Bankruptcy, PO Box 12646, Reading, PA 19612-2646

517746679 +The Bank of New York, Attn: KML Law Group, LLC, 216 Haddon Avenue, Ste. 406,  
 Westmont, NJ 08108-2812

517746680 +The Woodlands center, 1400 Woodland Avenue, Plainfield, NJ 07060-3362

517746681 +Union Count Probation, 1143 E. Jersey St., Elizabeth, NJ 07201-2310

517746682 +Union County Child Support, 1143-1145 East Jersey Street, Elizabeth, NJ 07201-2310

517746683 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, PO Box 8053, Mason, OH 45040-8053

517746684 ++WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001  
 (address filed with court: Wells Fargo Bank, Attn: Bankruptcy Dept, PO Box 6429,  
 Greenville, SC 29606)

517746685 +Yolene Auguste, 234 North 2nd Avenue, Manville, NJ 08835-1308

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 25 2018 00:18:44 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534

smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Sep 25 2018 00:18:39 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235

517746660 E-mail/Text: cio.bncmail@irs.gov Sep 25 2018 00:17:58 Internal Revenue Service,  
 Special Procedures Function, PO Box 724, Springfield, NJ 07081

517746663 +E-mail/Text: masmith@jfkhealth.org Sep 25 2018 00:19:23 JFK Medical Center, PO Box 11913,  
 Newark, NJ 07101-4913

517746662 E-mail/Text: masmith@jfkhealth.org Sep 25 2018 00:19:23 JFK Medical Center,  
 80 James St., 4th Floor, Edison, NJ 08820-3938

517746665 +E-mail/Text: bnc@nordstrom.com Sep 25 2018 00:17:52 Nordstrom Signature Visa,  
 Colorado Service Center, PO Box 6555, Englewood, CO 80155-6555

517746673 +E-mail/Text: rwjebn@rwjbh.org Sep 25 2018 00:19:37 Robert Wood Johnson University Hospital,  
 One Robert Wood Johnson Place, PO Box 2601, New Brunswick, NJ 08903-2601

517746676 +E-mail/Text: bankruptcy@savit.com Sep 25 2018 00:19:39 Savit Collection Agency,  
 PO Box 250, East Brunswick, NJ 08816-0250

517746677 +E-mail/Text: jennifer.chacon@spservicing.com Sep 25 2018 00:19:47  
 Select Portfolio Servicing, Inc, PO Box 65250, Salt Lake City, UT 84165-0250

517746678 +E-mail/PDF: gecsed@recoverycorp.com Sep 25 2018 00:23:41 Synchrony Bank/TJX,  
 Attn: Bankruptcy Dept, PO Box 965060, Orlando, FL 32896-5060

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

District/off: 0312-2

User: admin  
Form ID: 132

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Total Noticed: 42

Date Rcvd: Sep 24, 2018

517746654\* +Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801  
517746655\* +Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801  
517746661\* Internal Revenue Service, Special Procedures Function, PO Box 744, Springfield, NJ 07081  
517746664\* +JFK Medical Center, PO Box 11913, Newark, NJ 07101-4913  
517746648 ##+Bank of America, Attn: Bankruptcy Nc4-105-02-77, PO Box 26012, Greensboro, NC 27420-6012  
TOTALS: 0, \* 4, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner  
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social  
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required  
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 26, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system on September 24, 2018 at the address(es) listed below:

Herbert B. Raymond on behalf of Joint Debtor Michelle A. Finney-Powell  
bankruptcy123@comcast.net,  
jeff.raymond@comcast.net;raymondmail@comcast.net;carol-raymond@comcast.net;bankruptcyattorneys@co  
mcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com  
Herbert B. Raymond on behalf of Debtor Carl A Powell, Sr bankruptcy123@comcast.net,  
jeff.raymond@comcast.net;raymondmail@comcast.net;carol-raymond@comcast.net;bankruptcyattorneys@co  
mcast.net;herbertraymond@gmail.com;carbonell\_c@hotmail.com;kdelyon.raymond@gmail.com  
Jill Manzo on behalf of Creditor FAY SERVICING, LLC, as servicer for U.S. ROF III LEGAL  
TITLE TRUST 2015-1, BY U.S. BANK NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE  
bankruptcy@feinsuch.com  
Laura M. Egerman on behalf of Creditor U.S. ROF III LEGAL TITLE TRUST 2015-1, BY U.S. BANK  
NATIONAL ASSOCIATION, AS LEGAL TITLE TRUSTEE bkyecf@rasflaw.com,  
bkyecf@rasflaw.com;legerman@rasnj.com  
Marie-Ann Greenberg magecf@magtrustee.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6